

TODD BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1140574	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$244	\$252	3.4%		
Loans	\$188	\$190	1.3%		
Construction & development	\$2	\$3	32.8%		
Closed-end 1-4 family residential	\$59	\$70	18.2%		
Home equity	\$3	\$2	-28.7%		
Credit card	\$0	\$0			
Other consumer	\$9	\$6	-29.5%		
Commercial & Industrial	\$16	\$15	-6.3%		
Commercial real estate	\$57	\$43	-24.2%		
Unused commitments	\$19	\$18	-5.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$18	14.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$22	\$26	19.1%		
Cash & balances due	\$4	\$7	61.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$222	\$229	2.8%		
Deposits	\$222	\$221	-0.4%		
Total other borrowings	\$0	\$7			
FHLB advances	\$0	\$6			
Equity					
Equity capital at quarter end	\$21	\$24	10.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.1%	--		
Tier 1 risk based capital ratio	11.9%	12.2%	--		
Total risk based capital ratio	13.1%	13.5%	--		
Return on equity ¹	-5.2%	5.8%	--		
Return on assets ¹	-0.5%	0.5%	--		
Net interest margin ¹	3.4%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	129.0%	208.9%	--		
Loss provision to net charge-offs (qtr)	235.0%	-882.4%	--		
Net charge-offs to average loans and leases ¹	1.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.7%	0.8%	0.3%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.0%	0.7%	0.2%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	1.6%	1.7%	0.4%	0.0%	--
Total loans	1.1%	0.8%	0.3%	0.0%	--